

CIF Number

I. BDO APPLICATION REQUIREMENTS

- 21 to 50 years old
- Applicant must be a Filipino citizen or a foreigner who is a resident of the Philippines
- Minimum Gross Monthly Income Requirement: P 15,000
- Employment Status: Must be a regular/permanent employee
- Residence or office must be within any area where a BDO branch is located
- With an active mobile (postpaid or prepaid) or landline number (office or residence) and valid email address (mandatory)

A. PROOF OF IDENTIFICATION

Filipino

Any valid photo-bearing Government-issued ID (e.g. PhilSys ID, Passport, Driver's License, SSS ID, GSIS ID, UMID, Philippine Postal ID, PRC ID, etc.) (front and back)

Foreigners

- Copy of Employment Contract or Certificate of Employment
- Letter from Embassy (If Embassy official)
- Any one of the following valid documents: Valid VISA and work permit; Alien Certificate of Registration (ACR) or Immigrant Certificate of Registration (ICR) or ACR-I; or Valid passport with any of the following: Special Investors Resident VISA, Special Non-Immigrant VISA for PEZA investors and employees, or VISA with EO226

B. PROOF OF INCOME

Preferred

Omnibus Certificate of Employment signed by Company's authorized signatory/ies. (to be accomplished by Company's HR)

Or any of the following:

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) or BIR Form 2316 signed by employer's authorized representative
- Latest full-month's payslip/s
- Individual Original Certificate of Employment indicating status, service tenure, and compensation breakdown;
- or if with existing credit cards, copy of the last two (2) months statement of account of your credit card that is at least 1 year on books

II. CUSTOMER INFORMATION

Full Name

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Are you an existing BDO Credit Card, Personal Loan or Other Loans Customer? Yes No
(If 'Yes', select the 'BDO Product Type/s' that you have.)

BDO Product Type

Credit Card Personal Loan Other Loans (Auto/Home)

III. FINANCIAL INFORMATION

Length of Stay at Current Home

Years	Months
<input type="text"/>	<input type="text"/>

Ownership of Current Home

Owned Rented Mortgaged
 Used for Free Living with Relatives

Employment Type (Select one if you are 'Employed')

For Employed Private Government Bangko Sentral ng Pilipinas Non-Governmental Organization Overseas Filipino Worker

Length of Stay with Previous Employer

Years	Months
<input type="text"/>	<input type="text"/>

Length of Stay with Current Employer

Years	Months
<input type="text"/>	<input type="text"/>

Gross Monthly Income

In PHP

Do you have Credit Cards with other banks? (If 'Yes', provide information below) Yes No

Name of bank (ex. Bank A)	Last six digits (ex. 654321)	Year issued (ex. 1968)
<input type="text"/>	<input type="text"/>	<input type="text"/>

IV. CASH INSTALLMENT DETAILS

Desired Cash Installment Amount
In PHP (Up to P500,000 loanable amount)

Payment Term for Installment Amount

3 Months 6 Months 9 Months 12 Months

Note: BDO may assign an approved credit limit lower than the desired cash installment amount

V. LOAN PROCEEDS AND AUTO DEBIT ARRANGEMENT INFORMATION

A BDO Payroll Deposit Account is REQUIRED as part of this application for Virtual Installment Card, and for the crediting of proceeds from the Cash Installment availment request, if approved. A setup of an Auto-Debit Arrangement (ADA) for the monthly amortization payment of the Cash Installment loan is mandatory as well. The BDO Payroll Deposit Account must be in the name of the Virtual Installment Card account holder.

Provide your BDO Payroll Deposit Account for your 'Loan Proceeds' and set up of an 'Auto Debit Arrangement'

BDO Payroll Savings or Checking Deposit Account Number
(under Account Holder's Name)

Deliver my reports, statements, and notices to my:

Personal Email Address

Work / Business Email Address

AUTO DEBIT / AUTO CREDIT ARRANGEMENT UNDERTAKING

By signing, I expressly authorize BDO Unibank to automatically debit and/or credit from time to time, without need of any further act and deed, from and to the enrolled payroll deposit account, the amount(s) granted and/or due in my loan account. I authorize BDO Unibank to indicate in this form the payroll deposit account number assigned to me, and link my payroll deposit account for crediting of proceeds (ACA) and ADA arrangement. I also agree to any updates that may be done to my enrolled payroll deposit account as a result of maintenance and updates to any account that may be linked to it. I agree to be governed by the Auto Debit/Auto Credit Terms and Conditions ("ADA/ACA") as found online on bdo.com.ph/info/ada-aca.

Signature over Printed Name of Account Holder

Date Signed
(mm/dd/yyyy)

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VI. REGULATORY REQUIREMENTS

- Are you a director, officer, or stockholder of BDO or BDO-affiliated company? Yes No
- Are you a spouse or relative up to second degree, i.e. parent, child, grandparent, grandchild, brother, sister (biologically, legally adopted, or in-law) of a Director, Officer, Stockholder of BDO and/ or BDO-affiliated companies? (If 'Yes', accomplish 'Form B10') Yes No

VII. CUSTOMER UNDERTAKING

I hereby agree that the terms of Form A1-A2 and its attachments form part of this Virtual Installment Card Form and are deemed an integral part hereof, my Conformance in Form A1-A2 is deemed reiterated for purposes of my Virtual Installment Card application, and that the representations, warranties, and undertakings under this Virtual Installment Card Form shall be in addition to those provided in Form A1-A2.

I certify that all information and documents given by me in this Virtual Installment Card Form and in Form A1-A2 are true and correct. I authorize the relevant Consumer Banking Unit/s to update or cause the updating of the information in Form A1-A2 based on the information or documents provided by me. I understand that non-disclosure and/or falsification of information and documents herein required shall be grounds for the disapproval of my application, immediate termination of my Virtual Installment Card privileges once approved and/or default of my Virtual Installment Card and/or legal action against me.

I authorize BDO to obtain information regarding my employment (such as status, position, gross annual income, any outstanding loan with the employer) and other relevant information as it may require concerning my application under this Virtual Installment Card Form from my employer or from other institutions/persons. I further authorize BDO to request from my employer or other institutions/persons such documents (e.g. Certificate of Employment) necessary for the evaluation of my application. I confirm that my employer/other institutions/persons are authorized to respond to BDO's request for verification and document, and to disclose information requested by BDO. All information and documents obtained by or provided to BDO pursuant to this application shall be BDO's property whether or not the Virtual Installment Card is granted. If required by my employer, I understand that BDO may furnish my employer with this authorization.

I agree that my application under this Virtual Installment Card Form shall be subject to applicable laws (including BSP circulars, rules and regulations), and policies of BDO and undertake to comply with/submit all the loan requirements. I recognize that BDO is committed to ensuring the confidentiality of my information under R.A. No. 1405 (Bank Secrecy Law of 1955) as amended, R.A. No. 8971 (General Banking Law of 2000) as amended, and R.A. No. 6426 (The Foreign Currency Deposit Act), and will exert reasonable efforts to protect against unauthorized use or disclosure. However, I understand that my information and information regarding my deposit account/s with BDO may be required to, or disclosed, in relation to the evaluation of my application under this Virtual Installment Card Form, as may be required by applicable rules and laws, and/or to ensure a successful debit under an Auto-Debit Payment Arrangement. I further authorize BDO to: (a) pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005, conduct random verification with the Bureau of Internal Revenue, to establish authenticity of the ITR, accompanying financial statements and such other documents/information/data submitted by me; (b) conduct checking with other governmental entities and third parties including banks and financial institutions to verify documents/information/data submitted by me; and (c) to request information regarding the status of any court case to which I may be a party.

I further confirm that I have accessed, read, and understood the Terms and Conditions to the Virtual Installment Card I applied for as found in www.bdo.com.ph/virtual-installment-card-terms and Table of Fees and Charges applicable as found in www.bdo.com.ph/virtual-installment-card-fees. If my application is approved, I acknowledge that by signing below, I agree to abide by the applicable Terms and Conditions of my approved Virtual Installment Card.

In relation to my application for Cash Installment included in this Virtual Installment Card Form, I understand that the Cash Installment application will only be processed with an approved and qualified Virtual Installment Card. I authorize BDO to activate my Virtual Installment Card once approved in order to process my Cash Installment application, and I acknowledge that BDO has the absolute and exclusive right to adjust my credit limit to an amount determined by the bank and/or to approve/decline my Cash Installment application.

I confirm that I have reviewed the rates indicated in the Virtual Installment Card page found in <https://www.bdo.com.ph/personal/cards/virtual-installment-card> at the time of my application, and do hereby agree to have my Cash Installment application processed based on the rates indicated on said page. I accept the final Cash Installment amount and corresponding monthly amortization amount which will be reflected in my statement of account. I also agree to pay the Installment Availment Fee that will be charged to my Virtual Installment Card.

In case of disapproval of my Virtual Installment Card and/or Cash Installment application, I understand that BDO is under no obligation to disclose the reason/s for such disapproval.

BDO is hereby authorized to send me notices and information regarding the status of my application under this Virtual Installment Card Form, including details concerning my approved loan via email, as well as broadcast messaging service, multi-media messaging service, and/or short messaging service as these terms are defined in the regulations of the National Telecommunications Commission (NTC). I further authorized the disclosure to my employer of any information regarding the status of my application including the Cash Installment amount, term and monthly amortization.

Signature

Date Signed
(mm/dd/yyyy)

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VIII. FEES AND CHARGES

Annual Membership Fee	None
Monthly Effective Interest Rate (MEIR)	3% Cash Installment transactions*
Late Payment Charge	P850 or unpaid minimum amount due, whichever is lower
Auto-Debit Arrangement (ADA) Return Fee	P1,250 for insufficient ADA account
Installment Availment Fee	P200
Installment Processing Fee**	5% of the total remaining balance or P300, whichever is higher
Minimum Amount Due	This is the sum of the following: Cash Installment Amortization plus any overdue amount

* Finance Charge will be imposed at the current rate on the unpaid Cash Installment balance (inclusive of fees) from availment date due until both the Cash Installment balance and its related charges are paid in full.

** For processing of full payment of outstanding Cash Installment balances before end of payment term.

Note: Interest rates are determined by BDO and are subject to change in accordance with prevailing market rates. All fees and charges are subject to change upon notice. BDO reserves the right to re-impose waived fees/charges.

BDO Payroll Savings or Checking Deposit Account Number
(under Account Holder's Name)

Date Processed
(mm/dd/yyyy)

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Verified by
Name and Signature

Approved by
Name and Signature

Monthly Add-on Rate

Monthly Amortization

SC

IC

Branch Code

Branch Name

Referrer Code